

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$2,295,666	7.91%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

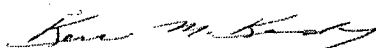
Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 7.91%

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will result from application of new rates.

The Automobile Insurance Co. of Hartford, CT

Name of Company



Vice President

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Auto-Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2010.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)¹</u>	(3) <u>Percentage Change²</u>
12. Homeowners	\$24,231,832 (est.)	+10.0% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Increase the maximum amount of insurance for a farm outbuilding and personal property.
2. Modify the Age of Construction Discount, Earthquake rates, Mature Discounts, Multi-Policy Discounts, Paid Loss Surcharge, location minimum premiums, Water Backup rates, Homeowners Plus Endorsement, Roof Discount/Surcharge, Roof Replacement Cost Surcharge, Transition Adjustment Rule, Form 3 Territory Relativities, Form 3 Amount of Insurance Relativities, Form 3 Base Rates, Form 4 Base Rates, and Form 6 Base Rates.
3. Modify the Home/Life Multi-Policy Discount to be applied after minimum premium but before capping.
4. Introduce \$750 and \$1500 deductible options.
5. Breakout Piatt County from territory 72 to create territory 13.
6. Expand Form 3 eligibility to allow homes in which the plumbing, mechanical, and electrical systems have been replaced within the last 10 years and the roof has been replaced within the last 5 years to be eligible regardless of the year of construction.
7. Modify the minimum amount of insurance eligibility criteria for insureds age 65 and older in our Premier programs.
8. Implement a \$1,000 minimum deductible for new business in our Premier Plus program.
9. Replace the Age of Construction Surcharge with the Year of Construction Surcharge.
10. Apply a \$50 surcharge for a wood/coal heating appliance located in an outbuilding. If there are multiple wood/coal heating appliances, apply the greater surcharge.

¹ Adjusted to reflect all prior rate changes.

² Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

Dan Keefe, Assistant Manager – Personal Property Actuarial

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 02/01/2011

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2.	Automobile Physical Damag Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners	5,051,326	-1%
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
	Life of Insurance		

Does filing only apply to certain territory (territories) or certain
Classes? If so,
specify: No

Brief description of filing. (If filing follows rates of an advisory
Organization, specify
organization): 10% Credit Hail Deductible Endorsement

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new
rates.

Badger Mutual Insurance Company

Name of Company

Terry Falls - Workers Compensation Coordinator

Official - Title

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 01/01/2011

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	996,270	9.00%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Dwelling Property	29,506	10.30%
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: Filing applies to all territories and all classes.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): The company is filing an overall rate change of 9.0% for its Homeowners Multiple Peril Line in Illinois, which includes the Homeowners Program and the Dwelling Property Program, effective January 1, 2011. The premium impact of the filed changes are 10.3% for HO-3 and HO-3 MH, and 0.0% for HO-4 and HO-6, which results in an overall rate change of 9.0% for the Homeowners Program. The premium impact of this filed change is 10.3% for the Dwelling Property Program. The annual premiums submitted are the exact 2009 written premiums. The percent rate change is estimated using the distribution from the current book of business. In this rate filing, the filed changes include base rates, form relativities, base rate relativities, and several other rating variables.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

California Casualty Indemnity Exchange

Name of Company

Melodie L. Baird - Assistant Vice President

Official - Title

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

 Change in Company's premium or rate level produced by rate revision effective 10/1/2010

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability Private Passenger Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$282,784	+5.0%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

 Does filing only apply to certain territory (territories) or certain classes? If so, specify: No

 Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Changing the base rates.

Rental dwelling

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

The Cincinnati Insurance Company

Name of Company

Matt Terrell, Personal Lines Analyst

Official - Title

ILLINOIS DEPARTMENT OF INSURANCE

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 2/1/2011

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability Private		
Passenger Commercial		
2. Automobile Physical Damage		
Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$ 26,843	5%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify: no

Brief description of filing. (If filing follows rates of an advisory organization, specify organization): _____
 Increase to company loss cost multipliers of 5%

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

MutualAid eXchange

Name of Company

Lisa Sladek - Senior Compliance Analyst

Official - Title

SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Owners Insurance Company

Change in rate level produced by rate revisions effective December 28, 2010.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)¹</u>	(3) <u>Percentage Change²</u>
12. Homeowners	\$15,540,182 (est.)	+13.8% (est.)

This filing applies to Homeowners policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

1. Increase the maximum amount of insurance for a farm outbuilding and personal property.
2. Modify the Age of Construction Discount, Earthquake rates, Mature Discounts, Multi-Policy Discounts, Paid Loss Surcharge, location minimum premiums, Water Backup rates, Homeowners Plus Endorsement, Roof Discount/Surcharge, Roof Replacement Cost Surcharge, Transition Adjustment Rule, Form 3 Territory Relativities, Form 3 Amount of Insurance Relativities, Form 3 Base Rates, Form 4 Base Rates, and Form 6 Base Rates.
3. Modify the Home/Life Multi-Policy Discount to be applied after minimum premium but before capping.
4. Introduce \$750 and \$1500 deductible options.
5. Breakout Piatt County from territory 72 to create territory 13.
6. Expand Form 3 eligibility to allow homes in which the plumbing, mechanical, and electrical systems have been replaced within the last 10 years and the roof has been replaced within the last 5 years to be eligible regardless of the year of construction.
7. Modify the minimum amount of insurance eligibility criteria for insureds age 65 and older in our Premier programs.
8. Implement a \$1,000 minimum deductible for new business in our Premier Plus program.
9. Replace the Age of Construction Surcharge with the Year of Construction Surcharge.
10. Apply a \$50 surcharge for a wood/coal heating appliance located in an outbuilding. If there are multiple wood/coal heating appliances, apply the greater surcharge.

¹ Adjusted to reflect all prior rate changes.

² Change in premium level which will result from application of new rates.

Auto-Owners Insurance Company

JAN - 3 2011

Change in Company's premium or rate level produced by rate
 Revision effective 02/01/2011 New Business and 03/01/2011 Renewals

STATE OF ILLINOIS
 DEPARTMENT OF INSURANCE
 SPRINGFIELD

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$2,009,729	+5.3%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other Businessowners _____		
Line of Insurance _____		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No. _____

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Revised rules and rates for Homeowners Program . Includes revised territory base rates, revised Coverage A relativities, revised Loss Surcharge Rule.

Home/Auto Credit HO-4

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Rockford Mutual Insurance Company

Name of Company

James Mayzer

Director Research and Development

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 3/1/11

(1) Coverage	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	2,356,756	+15.2%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No. This filing applies to all territories and classes for owners' and tenants' forms.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Changes to base rates, age of dwelling, coverage A amount of insurance, insurance score, occupation score, and account credit.

* Adjusted to reflect all prior rate changes.

** Change in Company's premium level which will result from application of new rates.

Selective Insurance Company of
South Carolina
Name of Company

Libin Guo – Actuarial Analyst
Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$2,036,226	10.89%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization):

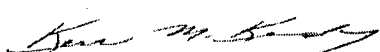
Changes to Base Rate Factors, Territory Factors, and additional class
plan changes. We will also be revising our rules that reference
Identity Fraud. In addition, we will be changing Rule 507 and Rule
520. Per a recent Automobile inquiry by the Illinois Department of
Insurance we are also clarifying our Insurance Score reordering
language in the Underwriting Tier Guidelines section of our manual to
comply with requirements. The overall rate impact is 10.89%

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will
result from application of new rates.

Travelers Commercial Insurance Company

Name of Company



Vice President

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$51,295,280	11.01%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization):

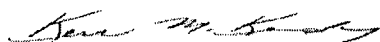
Changes to Base Rate Factors, Territory Factors, and additional class
plan changes. We will also be revising our rules that reference
Identity Fraud. In addition, we will be changing Rule 507 and Rule
520. Per a recent Automobile inquiry by the Illinois Department of
Insurance we are also clarifying our Insurance Score reordering
language in the Underwriting Tier Guidelines section of our manual to
comply with requirements. The overall rate impact is 11.01%.

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will
result from application of new rates.

The Travelers Home and Marine Insurance Company

Name of Company



Vice President

Official - Title

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$817,393	9.02%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 9.02%

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will result from application of new rates.

The Travelers Indemnity Company of America

Name of Company



Vice President

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$18,916,957	8.43%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain
classes? If so, specify:
No.

Brief description of filing. (If filing follows rates of an advisory
organization, specify organization):

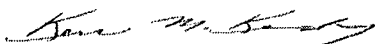
Changes to Base Rate Factors by Territory and Account Discount
Factors in Rule 409 Account Credit. We will also be revising our
rules that reference Identity Fraud. In addition, we will be changing
Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule
ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is
8.43%

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will
result from application of new rates.

Travelers Personal Insurance Company

Name of Company



Vice President

SUMMARY SHEET

Change in Company's premium or rate level produced by rate
Revision effective 12-12-10

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage		
Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire		
10. Extended Coverage		
11. Inland Marine		
12. Homeowners	\$24,498,911	7.61%
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes? If so, specify:

No.

Brief description of filing. (If filing follows rates of an advisory organization, specify organization):

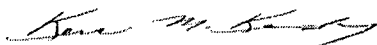
Changes to Base Rate Factors by Territory and Account Discount Factors in Rule 409 Account Credit. We will also be revising our rules that reference Identity Fraud. In addition, we will be changing Homeowner and High Value Homeowner Rule 301, Rule 618, and Rule ILGR100-1 as well as Homeowners Rule 532. The overall rate impact is 7.61%

* Adjusted to reflect all prior rate changes.

** Changes in Company's premium level which will result from application of new rates.

Travelers Property Casualty Insurance Company

Name of Company



Vice President

Form (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective February 1, 2011.

(1) <u>Coverage</u>	(2) <u>Annual Premium Volume (Illinois)*</u>	(3) <u>Percent Change (+ or -)**</u>
1 Automobile Liability		
Private Passenger		
Commercial		
2 Automobile Physical Damage		
Private Passenger		
Commercial		
3 Liability Other Than Auto		
4 Burglary and Theft		
5 Glass		
6 Fidelity		
7 Surety		
8 Boiler and Machinery		
9 Fire		
10 Extended Coverage		
11 Inland Marine		
12 Homeowners	1,000,000	3%
13 Commercial Multi-Peril		
14 Crop Hail		
15 Worker's Compensation		
16 Other _____		
Line of Insurance		

Does filing only apply to certain territory (territories) or certain classes?

If so, specify: No

Brief description of filing. (if filing follows rates of an advisory
organization, specify organization): _____

Territory factors for the following classes have _____

increased - Elite, Special, Class A, Class B, and Class C. See list on the attached sheet for factors. _____

* Adjusted to reflect all prior rate changes

** Change in Company's premium level which will
result from application of new rates.

Tricia Mickley - Mt Carroll Mutual

Name of Company

Sec-Treas

Official - Title